

Brief Summary of Housing Summit

Survey Results – Middle TN

The following number of surveys were mailed out and returned:

Greater Nashville	220/30
Upper Cumberland	92/15
South Central	89/12

13 identified themselves as elected officials, 28 non-profits, 9 employees of local government, 2 CHDOs, 1 Consultant, and 4 PHAs.

Need for Owner-Occupied Units:

Creation of single family homes & preservation had nearly equal numbers of “much need” responses (32 and 31). Opportunities for homeownership had 39 “much need” responses.

Need for Rental Housing:

“Much need” indicated equally for creation and preservation (28 to 25). These were consistently the most frequent responses in each area.

Special Needs Housing:

Responses differed by region. In the Greater Nashville area, much need indicated, all around. In South Central, it was for the mentally ill, developmentally disabled, and physically disabled. Upper Cumberland responses are, mostly, much need for the mentally ill, elderly persons, and homeless, with only average need for the developmentally disabled and physical disabilities housing. All areas showed much need for all levels of low-income housing.

DD Other persons with special needs?

- GNRC “Much need” housing for multi-generational families
- GNRC “Much need” Battered families
- GNRC “Much need” TBI (*we’re not sure what this means*)
- SCDD “Much need” Transit Housing
- SCDD “Much need” transitional housing for victims of domestic violence

Resources for Rental Housing:

All reported a need for financing for the development of affordable rental units and rental assistance. For UC and SC, the most frequent response was “need help utilizing existing resources”; for Greater Nashville, it was overwhelmingly “more resources”.

DD Rental

- GNRC affordable assisted and independent living for senior adults (additional housing options rather than communal/high rise living)
- GNRC There are not nearly enough section 8 units in this county to meet the need
- SCDD More money coming into our county for development of affordable rental units.
- UCDD Van Buren has Housing Authority; Highland Village and Greenbriar Apts.

Resources for Homeownership and Professional Services:

GN reported adequate resources for mortgage lenders and real estate professionals; UC responded to needing more mortgage resources and SC responses indicated a need for help utilizing existing mortgage resources. All reported there was a strong need for down payment assistance and rehab.

DD Homeownership and Professional Service

- GNRC many seniors simply cannot afford to maintain their homes after paying for property taxes and living expenses
- GNRC build new only, we are developer, lender, etc

- GNRC lenders need more education to help applicants
- GNRC We hope to develop a repair ministry -- there is a great need for home repair among very low-income homeowners, particularly the elderly.
- SCDD You have to have an adequate job to be a homeowner; this is lacking in our area.
- UCDD Subsidies would be very helpful in our program to make homeownership possible for more people. Our affiliate gets many calls from folks needing help with rehab. We have no resources for that type program currently.

Community and General Needs:

All reported there was a need for additional capacity to develop affordable housing, regional efforts to address affordable housing needs, identification of housing needs, flexible housing programs at the federal and state level, access to data, fair housing awareness/training, access to funding sources.

DD Community and General Needs

- GNRC our community needs to continue to identify and address affordable housing needs and to make those in need aware of the services available
- GNRC I request assistance with creating tax credit housing
- UCDD Van Buren has several homes throughout the county that are in need of extensive repairs
- UCDD Macon Co is overly blessed with sub-standard mobile homes at the present. They offer no tax base support.

Everyone agreed that their community had a diverse mix of income levels and that low-income housing was concentrated in specific areas. All areas reflect there is inadequate amount of affordable housing within commuting distance to employment sources. The majority believes that predatory lending is somewhat a problem in their community. All areas agree opportunities for homeownership, affordable housing for migrant workers, and affordable housing for immigrants are inadequate. All three areas expressed some reservations about the adequacy of the work of non-profits, especially with regard to addressing the most important needs and developing housing in appropriate price ranges.

DD Additional Comments

- GNRC the non-profit organization I work for provides affordable housing for people w/disabilities specifically mental retardation
- GNRC I will not be able to attend but would like to get a copy of any materials and to know the outcome of the summit.
- GNRC Our community needs a housing coalition that identifies the housing need and that will formulate a plan to address it.
- GNRC WE TRIED!! (to fill it out)
- GNRC unable to attend but keep me posted
- GNRC Credit issues prevent homeownership. Homeless in Montgomery County have no place to stay during the day (especially those with children), as they need to be out of shelter by 7am.
- GNRC Get out of tax credits; go back to loans to not for profits & conventional Build outs - Tax credits are a sham for developers & persons purchasing credits -- taxpayers get very little bang for the buck!
- GNRC Since I do not work in direct service, I answered the questions in this section based on what I believe the agencies I work with would say.
- GNRC Employment opportunities tend to be low paying and sporadic.
- GNRC As a newly elected official I need your help in learning what our specific needs are.
- GNRC The need for financial support to carry on ATHE services.
- SCDD 8-11 only for Habitat for Humanity, we are in need of "transitional housing " for homeless victims of domestic violence
- SCDD We need to explore negative impact on homeowners and communities of FHA or HUD approved financing of doublewide mobile homes.
- SCDD There is a need for more money to be provided for grants. A fair grading system needs to be looked at for possible changes.
- SCDD It's not always a lack of resources or awareness of programs, yet a lack of community support and involvement. There's not enough give with the take.

- SCDD Need affordable housing desperately
- SCDD Citizens need more information about programs available to first time buyers. Good affordable rental units and homes for purchase are needed. Wayne Co statistics are skewed by growth of prison population.
- SCDD Our area has been hit hard due to several industries relocating. The Latino population steadily increases and is forced to share housing with one another because the rents are so high. Until citizens change their attitudes, I just don't know how it can be remedied - perhaps a visit to their home country could help them have a little understanding.
- UCDD We work in several counties. The information here is for Cumberland Co. There is much greater need for additional resources in some other counties. (e.g. Fentress)
- UCDD Additional housing for homeownership, Funding for mobile homes, Adequate housing for individuals with disabilities
- UCDD Affordable housing in Macon Co is non-existent. Although we have numerous units, we have waiting lists on all.
- UCDD It is the goal of this authority to obtain grants to buy houses, remodel, and sell to our low-income housing residents. Money would be directed towards the purchase of another house. Any suggestions.
- UCDD Our greatest need is money for the rehab of owner occupied homes.